

Certificate Number: 15317-NJ-DE-038896772

Bankruptcy Case Number: 21-17913



15317-NJ-DE-038896772

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on September 23, 2024, at 6:15 o'clock PM PDT, Pamela A Oshea completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: September 23, 2024 By: /s/Sharmagne Marquez

Name: Sharmagne Marquez

Title: Credit Counselor